

**Information to identify the case:**

Debtor 1:	<b>Emily R. Shope</b>	Social Security number or ITIN:	xxx-xx-9022
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	7 11/30/24
Case number:	24-70498-JAD		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Emily R. Shope	
2. All other names used in the last 8 years		
3. Address	1929 14th Avenue Altoona, PA 16601	
4. Debtor's attorney Name and address	Richard G. Allen Richard G. Allen 752 Bedford Street Johnstown, PA 15902	Contact phone 814-240-1013 Email: <a href="mailto:ecf@johnstownbankruptcy.com">ecf@johnstownbankruptcy.com</a>
5. Bankruptcy trustee Name and address	Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: <a href="mailto:lms@nsslawfirm.com">lms@nsslawfirm.com</a>

**For more information, see page 2 >**

Debtor **Emily R. Shope**

Case number **24-70498-JAD**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 12/24/24
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 10, 2025 at 08:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 989 500 6964, and Passcode 4526620956, call 1-814-316-9225</b>  For additional information, go to: <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline: 4/11/25</b>        <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Emily R. Shope  
Debtor

Case No. 24-70498-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Dec 24, 2024

User: auto  
Form ID: 309A

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 26, 2024:**

Recip ID	Recipient Name and Address
db	+ Emily R. Shope, 1929 14th Avenue, Altoona, PA 16601-2440
aty	+ Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
16478256	Altoona Water Authority, P.O. Box 3150, Altoona, PA 16603-3150
16466109	+ Arize Fcu Fka Spe Fcu, 2120 Old Gatesburg, State College, PA 16803-2200
16478258	+ Blair Animal Hospital, 1720 N. Juniata Street, Hollidaysburg, PA 16648-1918
16466111	+ Ccb/onepro, P.O. Box 513717, Los Angeles, CA 90051-3717
16478259	+ Duncansville MHP LLC, c/o Jason Michael Plakosh, Esq., P.O. Box 184, Sewickley, PA 15143-0184
16478260	+ Evan Dickerson, 210 S. 2nd Street, Philipsburg, PA 16866-1706
16478263	+ Peoples, P.O. Box 644670, Pittsburgh, PA 15264-4670

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: ebnjts@grblaw.com	Dec 24 2024 22:07:00	Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
aty	Email/Text: ecf@johnstownbankruptcy.com	Dec 24 2024 22:07:00	Richard G. Allen, Richard G. Allen, 752 Bedford Street, Johnstown, PA 15902
tr	+ EDI: BLMSWOPE	Dec 25 2024 03:01:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
smg	EDI: PENNDEPTREV	Dec 25 2024 03:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 24 2024 22:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 25 2024 03:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 24 2024 22:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Dec 24 2024 22:08:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 24 2024 22:07:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
16466108	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 24 2024 22:19:42	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16478257	+ Email/Text: bky@americanprofit.net		

District/off: 0315-7

User: auto

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Date Rcvd: Dec 24, 2024

Form ID: 309A

Total Noticed: 26

		Dec 24 2024 22:08:00	American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
16466110	+ EDI: CAPITALONE.COM		
		Dec 25 2024 03:01:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
16466112	+ EDI: DISCOVER		
		Dec 25 2024 03:01:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
16478261	EDI: IRS.COM		
		Dec 25 2024 03:01:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
16466113	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Dec 24 2024 22:07:00	Mercury/FBT, Attn: Bankruptcy, P.O. Box 84064, Columbus, GA 31908-4064
16466115	+ EDI: G2RSPSECU		
		Dec 25 2024 03:01:00	PSECU, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
16466115	+ Email/Text: bankruptcynotices@psecu.com		
		Dec 24 2024 22:09:00	PSECU, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
16478262	+ Email/Text: BankruptcyEast@firstenergycorp.com		
		Dec 24 2024 22:08:00	Penelec/First Energy, 101 Crawford's Corner Road, Building #1 Ste. 1-511, Holmdel, NJ 07733-1976
16466114	+ Email/PDF: ebnotices@pnmac.com		
		Dec 24 2024 22:19:52	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
16466116	+ EDI: SYNC		
		Dec 25 2024 03:01:00	Synchrony Bank/Climate Select, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 26, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 24, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com

District/off: 0315-7

User: auto

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Date Rcvd: Dec 24, 2024

Form ID: 309A

Total Noticed: 26

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

Lisa M. Swope, Chapter 7 Trustee

[lms@nsslawfirm.com](mailto:lms@nsslawfirm.com) [PA73@ecfbis.com](mailto:PA73@ecfbis.com),[kpetak@spencecuster.com](mailto:kpetak@spencecuster.com),[skosis@spencecuster.com](mailto:skosis@spencecuster.com)

Office of the United States Trustee

[ustpreion03.pi.ecf@usdoj.gov](mailto:ustpreion03.pi.ecf@usdoj.gov)

Richard G. Allen

on behalf of Debtor Emily R. Shope [ecf@johnstownbankruptcy.com](mailto:ecf@johnstownbankruptcy.com)  
[mybestcaseecfmail@gmail.com](mailto:mybestcaseecfmail@gmail.com); [r44281@notify.bestcase.com](mailto:r44281@notify.bestcase.com)

TOTAL: 5